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CERTIFICATE OF TRANSMISSION BY FACSIMILE (37 Applicant(s): Michael J. Picciallo			Docket No. P22,425-B USA
Application No. 09/478,051	Filing Date Jan. 15, 2000	Examiner C. Kyle	Group Art Unit 3624
Invention: ALLOWANCE	E CARD OR ACCOUNT		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Michael J. Picciallo

Group Art Unit: 3624

Application No.: 09/478,051

Examiner: C. Kyle

Filed: January 15, 2000

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For: ALLOWANCE CARD OR ACCOUNT

Attorney Docket No.: P22,425-B USA

CERTIFICATE OF FACSIMILE TRANSMISSION

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8-15-06

Date

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

VOLUNTARY AMENDMENT

This Amendment is submitted to address matters discussed at the May 8, 2006 interview with the Examiner, which is gratefully acknowledged.

Amendments to the Claims are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicants' Remarks begin on page 9 of this paper.